

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re:

Philip Brockman Hager

Debtor(s)

Case No. 25-32367-KLP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Suzanne E. Wade, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/16/2025.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/30/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,891.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$0.00

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACIMA CREDIT fka SIMPL	Unsecured	356.00	NA	NA	0.00	0.00
AFFIRM, INC.	Unsecured	573.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	0.00	7,769.00	7,769.00	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	2,563.00	2,563.26	2,563.26	0.00	0.00
BUREAU INVESTMENT GROUP PORT	Unsecured	6,332.00	6,332.15	6,332.15	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	2,521.00	2,521.34	2,521.34	0.00	0.00
COLONIAL FARM CREDIT ACA	Secured	181,395.00	186,540.73	24,718.41	0.00	0.00
COLONIAL FARM CREDIT ACA	Secured	181,395.00	9,188.98	9,188.98	0.00	0.00
COUNTY OF HENRICO - TAXES	Secured	1,652.87	1,679.64	1,078.06	0.00	0.00
COUNTY OF HENRICO - TAXES	Unsecured	1,652.87	1,679.64	311.22	0.00	0.00
COUNTY OF HENRICO - TAXES	Priority	1,652.87	1,679.64	290.36	0.00	0.00
CREDIT ONE BANK	Unsecured	203.00	NA	NA	0.00	0.00
FIRST FRANKLIN FINANCIAL CORPO	Unsecured	0.00	3,452.65	3,452.65	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	16,159.00	16,159.08	16,159.08	0.00	0.00
HANOVER COUNTY, VIRGINIA	Priority	2,560.79	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,212.00	15,243.40	13,108.36	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,212.00	15,243.40	2,135.04	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	0.00	3,481.84	3,481.84	0.00	0.00
JOE SHEAREN	Secured	70,000.00	NA	NA	0.00	0.00
KIMBERLEY HAGER	Unsecured	1.00	NA	NA	0.00	0.00
KOALAFI fka WEST CREEK FINANCIA	Unsecured	1,995.00	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES	Unsecured	8,101.00	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES	Unsecured	NA	8,101.61	8,101.61	0.00	0.00
LIGHTSTREAM, a division of TRUIST B	Unsecured	NA	39,600.81	39,600.81	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	313.79	313.79	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	4,476.33	4,476.33	0.00	0.00
PENDLETON COMMUNITY BANK	Unsecured	20,032.00	20,032.94	10,332.94	0.00	0.00
PENDLETON COMMUNITY BANK	Unsecured	23,107.00	23,107.92	11,007.92	0.00	0.00
PENDLETON COMMUNITY BANK	Secured	20,032.00	20,032.94	9,700.00	0.00	0.00
PENDLETON COMMUNITY BANK	Secured	23,107.00	23,107.92	12,100.00	0.00	0.00
QUANTUM3 GROUP LLC for CROWN	Unsecured	30,000.00	30,676.46	30,676.46	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
REPUBLIC FINANCE, LLC	Unsecured	5,570.00	5,622.36	5,622.36	0.00	0.00
RESURGENT RECEIVABLES LLC	Unsecured	29,723.00	29,723.71	29,723.71	0.00	0.00
RESURGENT RECEIVABLES LLC	Unsecured	9,883.00	9,883.58	9,883.58	0.00	0.00
SHEFFIELD FINANCIAL/ TRUIST BANK	Unsecured	7,424.00	7,284.95	7,284.95	0.00	0.00
STILES EWING POWERS, PC	Unsecured	34,000.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFO SOI	Unsecured	11,448.00	NA	11,448.67	0.00	0.00
SYNCHRONY BANK BY AIS INFO SOI	Unsecured	7,279.00	7,279.71	7,279.71	0.00	0.00
SYNOVUS BANK	Unsecured	5,968.00	NA	NA	0.00	0.00
TREASURER OF VIRGINIA - PAYMENT	Priority	16,983.00	5,354.50	5,354.50	0.00	0.00
TREASURER, GOOCHLAND COUNTY	Priority	2,151.48	2,742.42	545.68	0.00	0.00
TREASURER, GOOCHLAND COUNTY	Unsecured	2,151.48	2,742.42	1.72	0.00	0.00
TREASURER, GOOCHLAND COUNTY	Secured	2,151.48	2,742.42	2,195.02	0.00	0.00
TRUIST BANK	Unsecured	39,600.00	NA	NA	0.00	0.00
U.S. BANK NATIONAL ASSN dba ELAN FIN	Unsecured	16,551.00	14,999.88	14,999.88	0.00	0.00
VW CREDIT, INC.	Unsecured	4,652.00	5,080.63	5,080.63	0.00	0.00
VW CREDIT, INC.	Secured	27,082.00	27,365.18	27,365.18	0.00	0.00
VW CREDIT, INC.	Secured	12,392.00	12,430.03	12,430.03	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	6,440.00	6,440.32	6,440.32	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$33,907.39	\$0.00	\$0.00
Debt Secured by Vehicle	\$61,595.21	\$0.00	\$0.00
All Other Secured	\$3,273.08	\$0.00	\$0.00
TOTAL SECURED:	\$98,775.68	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,298.90	\$0.00	\$0.00
TOTAL PRIORITY:	\$19,298.90	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$247,000.97	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$0.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/16/2025

By: /s/ Suzanne E. Wade

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.